

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
 Phoenix, Arizona 85004-2202
 (602) 382-6000
 Fax: (602) 382-6070
 www.swlaw.com

RECEIVED
CENTRAL FAX CENTER

FEB 23 2005

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

237

FACSIMILE TRANSMISSION

DATE: February 23, 2005

 TIME IN:
 TIME OUT:

TO:

Name	Fax Number	Phone Number
UNITED STATES PATENT AND TRADEMARK OFFICE <u>MAILSTOP AMENDMENT</u> Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	(703) 872-9306	

FROM: Jason R. Graff

PHONE: 602-382-6389

MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 10/032,588.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

8

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.3800

PLEASE RETURN TO:

Ginny Fitzgerald 1684

PERSONAL FAX:

No

REQUESTOR:

Jason R. Graff

DIRECT LINE:

602-382-6389

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-60

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

1638719

RECEIVED
CENTRAL FAX CENTER

FEB 23 2005

CERTIFICATE OF TRANSMISSION VIA FACSIMILE PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.8, is being sent via facsimile to (703) 872-9306 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: February 23, 2005 By Thermy Fitzgerald
Signature of Person Depositing Facsimile

PATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Steven R. Wasylchak
Title:	REAL-TIME BOKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed January 13, 2005, wherein this Reply is filed within the shortened statutory period for reply, Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.

AXP NO: TH200105204